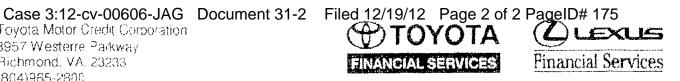
EXHIBIT 2

to
Declaration of Gloria Ham

Toyota Motor Credit Corporation 3957 Westerre Parkway Richmond, VA. 23233 (804)965-2800



Date: January 25, 2011

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Re. 13280965

Dear Applicants:

Thank you for applying for credit through the dealer listed below and Toyota Motor Credit Corporation (TMCC).

ROSNER TOYOTA 3507 JEFFERSON DAVIS HWY P O BOX 7045 FREDERICKSBURG, VA. 22408 (540)898-7900 TMCC Dealer Number, 45037

We have carefully considered your request for credit and regret that we are unable to approve your request. Our decision to deny your request was based on the reasons stated below:

Access to credit report denied

Our decision was based in whole or a part on information obtained from the consumer credit reporting agency(ies) identified below

Equifax

1550 Peachtree Street Atlanta GA 30374 $(800)685 \cdot 1111$ (800)685-1111